

# Proposed NU Business Name: **M/S SUMON STEEL KING**



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JamurkeeUnit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUMON MIAH</b>
Age	:	23-09-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers & 4 Sisters
Address	:	Vill: Singhoragi, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RAHIMA</b>
(iii) Father's name	:	<b>SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 29 (Female), Member ID: 2794/1, Group No: 03 Member since: 26-10-1981 (34 Years) First loan: BDT 2,000 /-
Further Information:		Existing loan: BDT 75,000 /-, Outstanding loan: BDT 38,700/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	18 years experience in running business. He has 2 Years training.
Other Own/Family Sources of Income	:	Business and agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-376869
Mother's Contact No.	:	01771-931354
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

RAHIMA joined Grameen Bank since 34 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SUMON STEEL KING</b>
Location	:	Elasin Bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 4,25,000/-
Financing	:	Self BDT 2,75,000/- (from existing business) 65% Required Investment BDT 1,50,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of steel furniture,</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

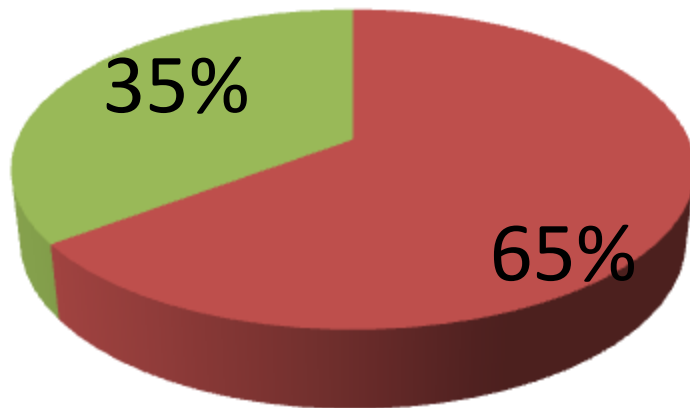
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Steel Furniture	105,000	1,260,000
<b>Total Sales (A)</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>		
Steel Furniture	68,250	819,000
<b>Total variable Expense (B)</b>	<b>68,250</b>	<b>819,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>36,750</b>	<b>441,000</b>
<b>Less. Fixed Expense</b>		
Rent	4,500	54,000
Generator Bill	300	3,600
Electricity bill	2,500	30,000
Mobile Bill	400	4,800
Transportation	2,500	30,000
Salary (self)	5,000	60,000
Salary (Staff)	12,000	144,000
Entertainment	500	6,000
<b>Total fixed Cost (D)</b>	<b>27,700</b>	<b>332,400</b>
<b>Net Profit (E) [C-D]</b>	<b>9,050</b>	<b>108,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Steel Almirah (3 x 20,000)	60,000	-	60,000
Showcase (2 x 20000)	40000	-	40,000
Rack (2 x 1500)	3,000	-	3,000
Gas Cylinder (10x 2500)	25,000	-	25,000
Bhaj Machine (1)	50,000	-	50,000
Cutting Machine, Wielding Machine, Gazdril	97,000	-	97,000
Plane sheet	-	150,000	150,000
<b>Total</b>	<b>275,000</b>	<b>150,000</b>	<b>425,000</b>

## Source of Finance



- Entrepreneur's Contribution 275,000
- Investor's Investment 150,000
- Total 425,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Steel Furniture	158,000	1,896,000	1,990,800	2,090,340
<b>Total Sales (A)</b>	<b>158,000</b>	<b>1,896,000</b>	<b>1,990,800</b>	<b>2,090,340</b>
<b>Less. Variable Expense</b>				
Steel Furniture	102,700	1,232,400	1,294,020	1,358,721
<b>Total variable Expense (B)</b>	<b>102,700</b>	<b>1,232,400</b>	<b>1,294,020</b>	<b>1,358,721</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>55,300</b>	<b>663,600</b>	<b>696,780</b>	<b>731,619</b>
<b>Less. Fixed Expense</b>				
Rent	4,500	54,000	54,000	54,000
Generator Bill	300	3,600	4,000	4,500
Electricity bill	2,500	30,000	31,000	32,000
Mobile Bill	400	4,800	5,500	6,500
Transportation	3,500	42,000	44,000	46,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	18,000	216,000	216,000	216,000
Entertainment	500	6,000	7,000	8,000
<b>Non Cash Item</b>				
Depreciation	2,450	29,400	29,400	29,400
<b>Total Fixed Cost</b>	<b>37,150</b>	<b>445,800</b>	<b>450,900</b>	<b>456,400</b>
<b>Net Profit (E) [C-D]</b>	<b>18,150</b>	<b>217,800</b>	<b>245,880</b>	<b>275,219</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	217,800	245,880	275,219
1.3	Depreciation (Non cash item)	29,400	29,400	29,400
1.4	Opening Balance of Cash Surplus		187,200	402,480
	<b>Total Cash Inflow</b>	<b>397,200</b>	<b>462,480</b>	<b>707,099</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>187,200</b>	<b>402,480</b>	<b>647,099</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 18 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# মেসার্স সুমন ষ্টীল কিং

প্রোঃ মোঃ সুমন হাছান

এখানে লোহার তৈরী গেট, কেচিগেট, বক্স গেট, বাউন্ডারী গেট, উইডোগ্রীল, গ্রীল, সাটার, ষ্টীলের আলমারী সহ যাবতীয় সামগ্রী তৈরী ও বিক্রয় করা হয়।

বিঃদ্রঃ ঢাকার দক্ষ কারিগর দ্বারা আসবাবপত্র তৈরী করা হয়

মেইন রোড, এলাসিল বাজার, দেলদুয়ার-টাংগাইল

মোবাইল: ০১৭৯৪-৩৭৬৮৬৯



বিঃদ্রঃ  
বাতে (আমিন) এনিং কোর্সে  
বাতে (আমিন) এনিং কোর্সে

এয়ারটেল 3G





A man in a white polo shirt and grey trousers stands in a storage room, holding the handle of a green metal cabinet.

Blue metal shelving unit filled with various items, including boxes of 'DOUBLE SS GAS STOVE' and plastic-wrapped goods.

DOUBLE SS GAS STOVE

DOUBLE SS GAS STOVE



























# FAMILY PICTURE

